



July 22, 2016

Dear Stephen-

I wanted to take a moment to say thank you , and your staff for all you do to assure the referrals I send your way are promptly greeted, and approached with care and concern. In my business, homeowner's insurance is a necessity, and, imperative in getting all mortgage loans approved. I appreciate how responsive you are to my customers, and the time you take to listen to their needs. In addition to talking to them on the phone, and/or e-mail, you go above and beyond by driving to the property, and checking in out in person. That extra bit of customer service goes a long way in both my eyes, and those of my customers. Just yesterday, I received an e-mail from Joyce, and referenced below have cut and pasted her exact comments:

“Thanks so much Jonathan for referring me to Stephen Dufour with American Family Insurance. He not only gave me great quotes for Home Owner's insurance but also excellent-excellent quotes for auto insurance. I am going with him and American Family for both. He is saving me a lot of money on my auto insurance! The home owner's policy is for \$346 semi-annually. He will be in touch in order to complete paperwork required with the mortgage. He was both knowledgeable and extremely friendly and helpful. Thanks again, Joyce”

Credibility is something earned, and in my mind you have most definitely achieved that status. I am confident you will provide not only a competitively priced product, but customer service that surpasses the competition. Once I turn a customer over to you, I can confidently walk away, and know you will take care of the rest.

I encourage anyone in the market for homeowner's, auto, renter's insurance, or an umbrella policy to contact Stephen Dufour. You will not be disappointed.

Thanks again for all that you do.

Regards,

Jonathan R. Minsk  
Senior Loan Officer  
Fidelity Bank Mortgage  
NMLSR #658963